

June 30, 2010

Mr. Perry Kupferman California Department of Insurance Policy Approval Bureau 45 Fremont Street, 24th Floor San Francisco, CA 94105

RE: Anthem Blue Cross Life and Health Insurance Company

Rates for Individual Policies

Form Numbers: [INDSS 09 01 10]-RAT; DN13, DN14, DN15 [09-01-10]-RAT;

P958, PE48, PE49 [09-01-10]-RAT; H062, 1930, 1929 [09-01-10]-RAT;

NM31, PE27 [09-01-10]-RAT; R420, T160 [09-01-10]-RAT;

[IND CDHP HSA 09 01 10]-RAT, [IND CDHP HIA 09 01 10]-RAT, [IND CDHP HIA Plus 09 01 10]-RAT

Dear Mr. Kupferman:

Enclosed please find two copies of rates and rate filing information for Anthem Blue Cross Life and Health Insurance Company in compliance with California Code of Regulations (CCR) 2222.12. These proposed rates, which are to be effective September 1, 2010, are to be used with the medical plans referenced in the above Form Number section and will replace existing rates filed under PF-2008-02168, PF-2008-02169, PF-2008-02170, PF-2008-02171, PF-2008-02172, PF-2008-02173 and PF-2008-02174.

Please note that the sections below address all products being filed for September 1, 2010 effective dates. With this rate filing, each of the product families is compliant with CCR 2222.12. As you review the filing, please note the following:

- 1. Minimum Lifetime Loss Ratio Calculation: The purpose of the filing is to establish compliance with the minimum lifetime loss ratio standard of 70%. We have included the calculation of a projected lifetime loss ratio as a demonstration of regulatory compliance. The calculation should not be construed as targets. With this filing, Anthem has determined that each of the product families is compliant with this regulatory requirement.
- 2. Axene Health Partners Recommendations: The California Department of Insurance retained Axene Health Partners (AHP) to review our prior rate filings for these products which were to be effective on March 1, 2010. These filings have since been withdrawn. However, based on the recommendations in the AHP report, we have made the following refinements to the lifetime loss ratio model:
 - Aging is explicitly removed from the underlying trend used in the model.
 - The initial medical trend used to project claims for January 2010 is adjusted for known risk factors.
 - The durational loss ratio factor for Year 11+ is set equal to Year 10.
 - We have modified the premium pmpm projection to be based on a weighted average of current and prior rates.
 - We applied a seasonality adjustment to our base period that is used to project January 2010 claims.
 - We made adjustments to our historical trend analysis, starting point projection, based on AHP recommendations.
- 3. We are filing for an average rate increase of 13.7% effective September 1, 2010. Further, heeding the guidance in the AHP report detailing their review of our previous filing, we are capping rate increases including aging at less than 20% to mitigate the magnitude of rate increases for any single individual. The chart below summarizes the average rate increases before aging and incorporates the impact of capping by product:

Product	Average Rate Increase Before Aging
3500 Deductible Plans	10.1%
Tonik	14.5%
Right Plan	13.8%
CDHP Non-Maternity	12.5%
CDHP Maternity	15.3%
SmartSense	14.7%
PPO Share (CDI)	14.1%
PPO Saver	13.1%
Total	13.7%

4. Pricing Philosophy: This filing meets our objectives to comply with all state and federal laws and regulations, and to provide products that are competitively priced and meet our customers' needs for healthcare insurance protection.

Thank you for your consideration of this filing. If you have any questions about the enclosed materials or need additional information, please call me at 502.889.2737.

Sincerely,

Frederick Busch, F.S.A., M.A.A.A.

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Regional VP and Actuary I

Anthem Blue Cross Life and Health Insurance Company

502-889-2737

Fritz.busch@anthem.com

enclosure

CALIFORNIA DOCUMENT SUBMISSION FORMSET

California Insurer Number:		FOR DEPARTMENT I	USE ONLY	
(NOT NAIC Number) 3273-0 Our File Number:			Fee Code:	
Official Insurer Name:				
Anthem Blue Cross Life and Health Insura	ance Company	Reviewer:		
Submitter and Complete Mailing Address:				
Anthem Blue Cross Life and Health Insura Attn: Fritz Busch KY0304-A662 13550 Triton Park Blvd. Louisville, KY 40223	ance Company			
Submission Date: June 30, 2010		Dept. Action Da	te:	
Document Form Number	Doc Type	Document	Department	Fee
	("Policy," etc)	Coverage	Action	
1 H062, 1930, 1929 [09-01-10]-RAT	Rate			
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INSTRUCTIONS: Complete the part of the form to the I document to a numbered line. Use additional formsets form that we return to you will be your only record of ou	if necessary. Be acc	curate - the copy of this	Total	\$0.00
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CALIFORNIA DEPARTMENT OF INSURANCE

FILING COVER SHEET for FORMS FILINGS with the POLICY APPROVAL BUREAU

(Suggested for use as the cover letter required by Title 10, California Code of Regulations §2205.)

TO: State of California Department of Insurance Policy Approval Bureau	FROM: (Official Insurer Name): Anthem Blue Cross Life and Health Insurance Company
45 Fremont Street San Francisco, CA 94105	Submitter and Complete Mailing Address: Fritz Busch 13550 Triton Park Boulevard KY0304-A662 Louisville, KY 40223 Submission Date: June 30, 2010

1. IDENTIFYING FORM NUMBER (S): H062, 1930, 1929 [09-01-10]-RAT [The form number(s) of one or more of the documents submitted by which the filing can be identified. §2205(a)]

2. DOCUMENT CLASS [The subdivision of 10 CCR §2202(a) which best describes the forms submitted. (§2205(b)]

2. DOCOMENT CEASS [The subdivision of 10 COTT \$2202(a) which best describes the forms submitted. (\$2203(b)]					
Generic Description and Definition Citation	Check Below		Generic Description and Definition Citation	Check Below	
"Health Insurance" [Hospital, medical, surgical insurance, expense-incurred or indemnity §2202(a)(1)]	х		"Credit Life and Disability" [§2202(a)(6)]		
"Group and Blanket Life and Non-health Disability"					
"Individual Disability, Non-health" [§2202(a)(3)]			"Variable Life and Annuities" [§2202(a)(8)]		
"Medicare Supplement" [§2202(a)(4)]			"Fraternals" [Non-health Disability. §2202(a)(9)]		
"Long- term Care" [§2202(a)(5)] "Unclassified"*[§2202(a)(11)]					
*Describe briefly (documents other than those described above may have to be filed with other Department Bureaus; see §2206):					

3. GROUP AND/OR INDIVIDUAL [Are the forms group, individual or used in both contexts? §2205(b)]

	Group Only:	Individual Only: X	Group AND Individual:
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4. EMPLOYER SIZE (Employer <u>Health</u> Insurance Only) [Where the forms submitted provide health coverage through employment, the minimum and the maximum sizes of the employers in terms of number of employees. §2205(c)]

	2 to 50 Employees:	Over 50 Employees:	All Employers:
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5. REPLACES PREVIOUSLY - APPROVED DOCUMENT(S)? [Do any documents replace previously-approved documents? §2205(d)]

Yes

Document(s)	Document(s)
H062, 1930, 1929 [09-01-10]-RAT	
	LL BE USED. [For each document (such as a rider) which is designed to in the filing, a statement of the document class with which it is to be
Document Form Number	Document Class (from Item 2. above)
N/A	
B. MASTER POLICY FORM NUMBER AND AP	PROVAL DATE: N/A
	a previously approved "group" document, the form number and the filing o
approval date of the previously approved gro	
. IF ABOVE INFORMATION CANNOT BE FUI information requested above, explain why. §2	RNISHED, EXPLAIN WHY. [If the submitter is unable to furnish the 2205(h)]
	Fritz.Busch@wellpoint.com eipt of their filings must include a self-addressed, postage pre-paid postcard Acknowledgments must be drafted so that Department personnel need on
1. REMARKS AND ADDITIONAL INFORMATIO	ON (Attach additional sheets if necessary):
	Γ DOCUMENT SUBMISSION FORMSET IS INCLUDED [Filings of
	(a)(11) shall include three-part Document Submission Formsets. §2216(a)
documents described in §2202(a)(1) through	ADDRESSED ENVELOPE IS INCLUDED [The cover letter shall be
documents described in §2202(a)(1) through MAKE SURE THAT A STAMPED, RETURN	ADDRESSED ENVELOPE IS INCLUDED [The cover letter shall be
documents described in §2202(a)(1) through MAKE SURE THAT A STAMPED, RETURN	business-size return envelope. §2205(i)]

Anthem Blue Cross Life and Health Insurance Company Actuarial Memorandum Individual Rates effective September 1, 2010

The purpose of this filing is to establish rates for the forms below and certify that these rates are in compliance with the minimum lifetime loss ratio standard set in California Code of Regulations 2222.12.

This filing is not intended to establish target lifetime loss ratios and should not be interpreted as such. The lifetime loss study described in the body of the memorandum is a test under a reasonable set of assumptions that the lifetime loss ratio and future lifetime loss ratios are above 70%.

1. Policy Form Numbers and Names

Form H062 PPO Share 5000 Form 1930 PPO Share 1000 Form 1929 PPO Share 500

2. <u>Description of Benefits Provided</u>

PPO Share 5000 (H062)

This form provides comprehensive major medical benefits for inpatient and outpatient hospital and physician services. There is a \$5000 deductible with a maximum of two deductibles per family. After the deductible, the plan pays 70% of covered expenses for participating providers. The out-of-pocket maximum is \$7,500 which includes the deductible. Prescription drug benefits are provided for formulary drugs at a \$15 copay for generic drugs, and a \$35 copay for brand name drugs with a separate \$750 brand name drug deductible, if obtained at a participating pharmacy.

PPO Share 500 (1929)

This form provides comprehensive major medical benefits for inpatient and outpatient hospital and physician services. There is a \$500 deductible with a maximum of two deductibles per family. After the deductible, the plan pays 70% of covered expenses for participating providers. The out-of-pocket maximum is \$5,000 which includes the deductible. Prescription drug benefits are provided for formulary drugs at a \$10 copay for generic drugs, and a \$30 copay for brand name drugs with a separate \$250 brand name drug deductible if obtained at a participating pharmacy.

PPO Share 1000 (1930)

This form provides comprehensive major medical benefits for inpatient and outpatient hospital and physician services. There is a \$1000 deductible with a maximum of two deductibles per family. After the deductible, the plan pays 70% of covered expenses for participating providers. The out-of-pocket maximum is \$5,000 which includes the deductible. Prescription drug benefits are provided for formulary drugs at a \$10 copay for generic drugs, and a \$30 copay for brand name drugs with a separate \$250 brand name drug deductible, if obtained at a participating pharmacy.

3. Rate Increase Filed

We are filing for an average rate increase of 14.1% for current subscribers effective September 1, 2010.

Our strategy is to soften the impact of rate increases due to increases in a member's attained age (aging) on our members by applying subscriber adjustment factors, also known as "rate caps". The average rate increase before capping is 15.8% and the impact of applying the subscriber adjustment factors is -1.5%. As stated above, the overall average increase is (1+15.8%)*(1-1.5%) - 1 = 14.1%.

These rate increase calculations are performed on a seriatim basis through a Microsoft Access database. We will make this database available to the Department upon request.

After the effects of aging and subscriber adjustment factors, rates are capped at 19.9%. Due to the use of subscriber adjustment factors, the premium rate charged to an existing subscriber may be lower than the new business rate. Please note that capping is subject to effects of rounding in our billing system. It is possible that a small number of subscribers may experience a rate increase which is higher than the cap by less than \$1 per member. However, this situation is very uncommon and we estimate that less than 0.1% of subscribers will exceed the cap due to rounding.

The 14.1% rate increase is based on a September 1, 2010 effective date. Each month of delay past September will cause the rating period to be one month later than intended by our pricing. Therefore, we are filing for a trend adjustment if the rate increase is delayed. In this case, the rate increase will be $(1+1.6\%)^n$ -1 higher where n is the number of months the rate increase is delayed. For example, if the effective date is delayed until October 1, 2010, then the rates will be 1.6% higher across the board to account for one month of trend. The average increase will then be: (1+14.1%)x(1+1.6%) - 1 = 15.9%.

The lifetime loss ratio projection described in Section 6 is based on the September 1, 2010 effective date. If the rate increase is delayed and the trend adjustment is applied, the projected lifetime loss ratio would change slightly but the product would still be in compliance with the minimum lifetime loss ratio standard.

4. Premium Rate Structure

The premium rates vary by attained age of the subscriber, and by contract type, underwriting tier and region. For Subscriber & Spouse or Family, the rates are based on the age of the younger spouse.

Upon sale, members are assigned a renewal month and do not receive rate increases until their assigned renewal month. The policy is renewable monthly. There is a 12-month rate guarantee at initial sale.

Note that a member's renewal month is usually their anniversary month. However, for this rate increase we have changed the March through August renewal months for members who are not subject to a rate guarantee to September, because we have deferred the rate increase from March 2010 to September 2010. We are assuming that members' renewal dates in 2011 will be adjusted back to their original renewal month.

5. Effects of Health Care Reform

We anticipate the following effects of Federal Healthcare Reform on these policy forms:

- Members who were sold on these policies prior to March 23, 2010 are subject to grandfathering. Once grandfathering rules are clarified, we would intend to adjust our portfolio accordingly.
- Dependents will be covered up to age 26. This has no pricing impact.
- Removal of lifetime limits. This has no pricing impact.

6. Expected Lifetime Loss Ratio

The Regulatory standard for pricing hospital, medical, and surgical policies set forth in California Code of Regulations 2222.12 states that for each policy delivered on or after 7/1/2007 and also each policy that receives a rate revision on or after 7/1/2007, benefits shall be deemed reasonable in relation to premiums if 1) the anticipated lifetime loss ratio is not less than 70 percent and 2) the anticipated future-only lifetime loss ratio is also not less than 70 percent. All of Anthem's current policy forms are subject to the 70 percent standard.

Policies delivered prior to 7/1/2007 were subject to a standard of 50 percent until they received their first increase on or after 7/1/2007. We consider the 50 percent standard to be irrelevant for this filing because all of Anthem's current policy forms are subject to the 70 percent standard.

Our rating is within the standard: we have conducted a study of the anticipated lifetime loss ratio of the forms included in this filing, where the anticipated lifetime loss ratio is defined to be the ratio of (i) divided by (ii), where (i) is the sum of the accumulated value of past incurred claims and the present value of future anticipated claims, and (ii) is the sum of the accumulated value of past earned premiums and the present value of future anticipated premium earnings. For this study, the future anticipated claims and premium were projected out to 2025.

For policies subject to the 70 percent standard, the anticipated lifetime loss ratio based on the assumptions and methodology outlined below is calculated to be 82.8%. When the past values are not included in the calculation, then the future-only anticipated lifetime Loss Ratio is 96.8%.

Note that the lifetime loss ratio calculation is a test for regulatory compliance and is not a target nor the basis for the filed rate increase.

Assumptions

- 1. We project the anticipated lifetime loss ratio for the cohort of members sold prior to 9/1/2011.
- 2. The assumed underlying claims trends, excluding the effects of duration and aging, are:

Year	Annual Trend	Monthly Trend
2010	21.3%	1.6%
2011 – 2025	8.0%	0.6%

The underlying claims trend assumption for 2010 is based on historical claims trends, which are being driven higher by anti-selection as healthy members lapse or buy-down to lower-benefit plans. We believe that this will continue through 2010. Please note that we expect future trends will likely exceed 8% and we intend to price accordingly. The 8% is used for demonstration purposes only and minimally understates the projected lifetime loss ratio.

- 3. The filed premium increase effective September 1, 2010 is 14.1%.
- 4. The assumed premium increase from 2011 and going forward are:

Year	Premium Increase
2011-2012	10.0%
2013 – 2025	8.0%

Please note that the assumption is that the premium increases in 2011-2012 will be higher than claims trend and the premium increases in 2013 and later will be equal to claims trend. These assumptions are for demonstration purposes only. The 2011 and later rate increases that we eventually file will depend on a range of considerations including the impact to our members and our financial expectations, as well as compliance with regulatory standards. Note that under our assumptions, the projected lifetime loss ratio is much higher than the minimum lifetime loss ratio standard.

5. Subscribers will experience the rate action on their assigned renewal month. The assumed distribution of renewal months is:

	2010 Renewal	2011 Renewal
Month	Distribution	Distribution
1	0.5%	1.2%
2	0.6%	1.3%
3	0.4%	86.1%
4	0.4%	1.3%
5	0.5%	1.7%
6	0.5%	1.2%
7	0.5%	1.4%
8	0.5%	1.5%
9	94.7%	1.3%
10	0.4%	1.0%
11	0.5%	1.1%
<u>12</u>	<u>0.4%</u>	<u>1.0%</u>
Total	100.0%	100.0%

Note that for this rate increase we have changed the March through August renewal months that are not on a rate guarantee to September, because we have deferred the rate increase from March 2010 to September 2010. We are assuming that member's renewal date in 2011 will be adjusted back to the original renewal month. This is only an assumption at this time. The actual renewal distribution will be determined our 2011 rate filing.

6. The assumed durational curve for premium and claims is:

length of time in plan	claim index	premium index	loss ratio index
quarter 1	0.604	0.901	0.670
quarter 2	0.727	0.904	0.804
quarter 3	0.909	0.913	0.995
quarter 4	0.925	0.929	0.996
year 2 *	1.000	1.000	1.000
year 3	1.171	1.103	1.062
year 4	1.244	1.224	1.017
year 5	1.478	1.330	1.112
year 6	1.539	1.385	1.112
year 7	1.549	1.403	1.105
year 8	1.580	1.431	1.105
year 9	1.612	1.459	1.105
year 10	1.644	1.488	1.105
year 11+	1.682	1.522	1.105

*note: year 2 is set by convention to be one.

The durational factors are based on Anthem experience except for Year 11+. We have addressed the finding in the Axene Health Partners report, setting the year 11+ durational loss ratio index to be equal to the year 10 durational loss ratio index by lowering the Year 11+ claims index. This does not have a significant impact on the lifetime loss ratio calculation.

The interest rate used to accumulate past values and discount future values is 4.31%.

Methodology

Lifetime Loss Ratio = C / P

Let i = the month of past (historical) or projected PMPM experience.

$$C = \sum_{i=1}^{\infty} FV(Past Claims PMPM_i \times Membership_i) + \sum_{i=1}^{\infty} PV(Projected Claims PMPM_i \times Membership_i)$$

$$\sum_{i=1}^{\infty} PV(Past Claims PMPM_i \times Membership_i) + \sum_{i=1}^{\infty} PV(Projected Claims PMPM_i \times Membership_i)$$

$$P = \sum_{i=1}^{\infty} FV(Past Premium PMPM_i \times Membership_i) + \sum_{i=1}^{\infty} PV(Projected Premium PMPM_i \times Membership_i)$$

Where FV means the accumulated value and PV means the present values.

Future Lifetime Loss Ratio = FC / FP

Let i = the month of past (historical) or projected PMPM experience.

$$FC = \sum_{i=1}^{\infty} PV(Projected Claims PMPM_i \times Membership_i)$$

$$FP = \sum_{i=1}^{\infty} PV(Projected Premium PMPM_i \times Membership_i)$$

Where PV means the present values.

Policies sold on or after 7/1/2007 or policies that experience a rate revision on or after 7/1/2007 are subject to the 70% lifetime loss ratio standard.

For the purposes of calculating the values over the lifetime of the policy, future values are discounted to January 1, 2010 and past values accumulated to January 1, 2010. Note that the calculation ends with projected claims data through 12/31/2025.

Historical and Projected Experience

The following is the historical and projected experience by year for the forms included in this filing. Months through December 2009 are historical data, with incurred claims paid though March 31, 2010. Months January 2010 and later are projected.

Policies Subject to 70% Loss Ratio Standard (sold or received a rate revision on or after 7/1/07)

Historical

Year	Premium PMPM	Claims PMPM	Loss Ratio	Member Months
1999	\$212	\$206	97.1%	34,518
2000	\$246	\$186	75.5%	34,594
2001	\$174	\$249	142.9%	34,478
2002	\$154	\$131	85.1%	85,089
2003	\$130	\$98	75.5%	234,459
2004	\$120	\$91	75.4%	532,373
2005	\$134	\$91	68.3%	766,291
2006	\$150	\$99	65.9%	1,012,000
2007	\$163	\$112	68.9%	1,295,061
2008	\$177	\$126	71.3%	1,466,358
2009	\$214	\$173	80.9%	1,261,225

Projected

<u> </u>				
Year	Premium PMPM	Claims PMPM	Loss Ratio	Member Months
2010	\$236	\$230	97.7%	918,530
2011	\$288	\$275	95.6%	662,412
2012	\$333	\$318	95.3%	455,153
2013	\$380	\$365	96.0%	310,207
2014	\$425	\$410	96.5%	215,102
2015	\$469	\$455	96.9%	151,052
2016	\$515	\$499	97.0%	107,115
2017	\$562	\$544	96.9%	76,423
2018	\$611	\$593	96.9%	54,708
2019	\$664	\$644	96.9%	39,171
2020	\$720	\$698	96.9%	28,046
2021	\$779	\$755	96.9%	20,081
2022	\$842	\$816	96.9%	14,378
2023	\$909	\$881	96.9%	10,295
2024	\$982	\$952	96.9%	7,371
2025	\$1,060	\$1,028	96.9%	5,278

Lifetime

Year	PV(Prem PMPM)	PV(Clms PMPM)	Loss Ratio	Member Months
Future Lifetime	\$319	\$309	96.8%	2,425,472
Total Lifetime	\$222	\$183	82.8%	9,831,766

Note: Non-system claims adjustments of \$0.42 PMPM, which tie with Anthem's financial records, are included in the future projection but are not included in 2009 and prior.

7. Certification

I, Fritz Busch, am an actuary for Anthem Blue Cross Life and Health Insurance Company and a member of the American Academy of Actuaries. I meet the qualification standards of the American Academy of Actuaries for rate filings of health plans. I have prepared this actuarial memorandum to be consistent with Actuarial Standard of Practice Number 8 as adopted by the Actuarial Standards Board. Under the assumptions outlined above, which I believe to be reasonable, I certify that the total lifetime loss ratio and future lifetime loss ratio for policies delivered on or after 7/1/2007 or received a rate revision on or after 7/1/2007 are expected to exceed 70%.

Frederick Busch, F.S.A., M.A.A.A.

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Anthem Blue Cross Life and Health Insurance Company

June 30, 2010

					Pricing Area	a		
	Age	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7
Single	19	\$311	\$294	\$286	\$278	\$261	\$252	\$230
J	20	\$419	\$397	\$386	\$375	\$352	\$340	\$310
	21	\$420	\$397	\$386	\$375	\$353	\$340	\$311
	22	\$422	\$399	\$388	\$377	\$354	\$342	\$312
	23	\$424	\$402	\$391	\$379	\$357	\$344	\$314
	24	\$429	\$407	\$395	\$384	\$361	\$348	\$318
	25	\$435	\$412	\$401	\$389	\$366	\$353	\$322
	26	\$442	\$418	\$406	\$395	\$371	\$358	\$327
	27	\$465	\$440	\$428	\$416	\$391	\$377	\$344
	28	\$474	\$449	\$436	\$424	\$399	\$384	\$351
	29	\$500	\$474	\$460	\$447	\$421	\$405	\$370
	30	\$519	\$491	\$477	\$464	\$436	\$421	\$384
	31	\$539	\$511	\$496	\$482	\$453	\$437	\$399
	32	\$549	\$520	\$505	\$490	\$461	\$445	\$406
	33	\$584	\$553	\$537	\$522	\$491	\$473	\$432
	34	\$593	\$562	\$546	\$531	\$499	\$481	\$439
	35	\$596	\$564	\$549	\$533	\$501	\$483	\$441
	36	\$615	\$582	\$566	\$550	\$517	\$499	\$455
	37	\$616	\$584	\$567	\$551	\$518	\$500	\$456
	38	\$616	\$584	\$567	\$551	\$518	\$500	\$456
	39	\$617	\$584	\$568	\$552	\$519	\$500	\$457
	40	\$620	\$587	\$570	\$554	\$521	\$502	\$459
	41	\$676	\$640	\$622	\$604	\$569	\$548	\$500
	42	\$690	\$653	\$635	\$617	\$580	\$559	\$511
	43	\$702	\$665	\$646	\$628	\$590	\$569	\$520
	44	\$702	\$665	\$646	\$628	\$590	\$569	\$520
	45	\$704	\$666	\$648	\$629	\$592	\$570	\$521
	46	\$704	\$667	\$648	\$630 \$630	\$592	\$571	\$521
	47	\$707	\$670	\$651	\$632	\$595	\$573	\$523
	48	\$717	\$679	\$660	\$641	\$603	\$582	\$531
	49 50	\$753	\$713	\$693	\$673	\$633	\$611 \$627	\$557
	50 51	\$773 \$843	\$732 \$798	\$711 \$776	\$691 \$753	\$650 \$700	\$627 \$683	\$572 \$624
	52	\$872	\$825	\$802	\$753 \$779	\$709 \$733	\$707	\$645
	53	\$883	\$836	\$813	\$779 \$789	\$733 \$742	\$707 \$716	\$653
	54	\$883	\$837	\$813	\$789 \$790	\$742	\$716 \$716	\$654
	55	\$887	\$840	\$816	\$793	\$746	\$710 \$719	\$657
	56	\$935	\$886	\$861	\$836	\$786	\$758	\$692
	57	\$992	\$940	\$913	\$887	\$834	\$805	\$734
	58	\$1,007	\$954	\$927	\$901	\$847	\$817	\$746
	59	\$1,057	\$1,001	\$973	\$945	\$889	\$857	\$782
	60	\$1,082	\$1,025	\$996	\$968	\$910	\$878	\$801
	61	\$1,124	\$1,065	\$1,035	\$1,005	\$945	\$912	\$832
	62	\$1,159	\$1,098	\$1,067	\$1,036	\$975	\$940	\$858
	63	\$1,178	\$1,115	\$1,084	\$1,053	\$991	\$955	\$872
	64	\$1,205	\$1,141	\$1,109	\$1,077	\$1,013	\$977	\$892
	65+	\$1,205	\$1,141	\$1,109	\$1,077	\$1,013	\$977	\$892

Anthem Blue Cross Life and Health Insurance Company Indivic

MONTHLY RATES EFFECTIVE 9/1/2010

					Pricing Area	a		
	Age	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7
Subscriber	19	\$814	\$771	\$749	\$728	\$684	\$660	\$602
& Spouse	20	\$814	\$771	\$749	\$728	\$684	\$660	\$602
	21	\$817	\$773	\$752	\$730	\$687	\$662	\$604
	22	\$820	\$777	\$755	\$733	\$690	\$665	\$607
	23	\$844	\$799	\$777	\$754	\$710	\$684	\$625
	24	\$849	\$804	\$781	\$759	\$714	\$688	\$628
	25	\$887	\$839	\$816	\$793	\$745	\$719	\$656
	26	\$910	\$862	\$838	\$814	\$765	\$738	\$674
	27	\$971	\$920	\$894	\$868	\$817	\$787	\$719
	28	\$979	\$927	\$901	\$876	\$824	\$794	\$725
	29	\$988	\$935	\$909	\$883	\$831	\$801	\$731
	30	\$1,005	\$951	\$925	\$898	\$845	\$815	\$744
	31	\$1,036	\$981	\$953	\$926	\$871	\$840	\$767
	32	\$1,044	\$988	\$961	\$933	\$878	\$846	\$773
	33	\$1,075	\$1,018	\$990	\$961	\$904	\$872	\$796
	34	\$1,081	\$1,024	\$995	\$966	\$909	\$876	\$800
	35	\$1,085	\$1,028	\$999	\$970	\$913	\$880	\$803
	36	\$1,115	\$1,056	\$1,026	\$997	\$938	\$904	\$825
	37	\$1,122	\$1,063	\$1,033	\$1,003	\$944	\$910	\$831
	38	\$1,125	\$1,066	\$1,036	\$1,006	\$946	\$912	\$833
	39	\$1,130	\$1,070	\$1,040	\$1,010	\$950	\$916	\$836
	40	\$1,145	\$1,084	\$1,053	\$1,023	\$962	\$928	\$847
	41	\$1,228	\$1,163	\$1,130	\$1,098	\$1,032	\$996	\$909
	42	\$1,249	\$1,183	\$1,149	\$1,116	\$1,050	\$1,013	\$924
	43	\$1,291	\$1,223	\$1,188	\$1,154	\$1,086	\$1,047	\$956
	44	\$1,306	\$1,236	\$1,202	\$1,167	\$1,098	\$1,059	\$967
	45	\$1,311	\$1,242	\$1,207	\$1,172	\$1,103	\$1,063	\$971
	46	\$1,423	\$1,347	\$1,309	\$1,272	\$1,196	\$1,154	\$1,053
	47	\$1,464	\$1,386	\$1,347	\$1,309	\$1,231	\$1,187	\$1,084
	48	\$1,475	\$1,397	\$1,358	\$1,319	\$1,241	\$1,196	\$1,092
	49	\$1,507	\$1,427	\$1,387	\$1,347	\$1,267	\$1,222	\$1,116
	50	\$1,525	\$1,444	\$1,403	\$1,363	\$1,282	\$1,236	\$1,129
	51	\$1,684	\$1,595	\$1,550	\$1,505	\$1,416	\$1,365	\$1,247
	52	\$1,767	\$1,673	\$1,626	\$1,580	\$1,486	\$1,433	\$1,308
	53	\$1,779	\$1,685	\$1,638	\$1,591	\$1,496	\$1,443	\$1,317
	54	\$1,796	\$1,701	\$1,653	\$1,606	\$1,510	\$1,456	\$1,330
	55	\$1,846	\$1,748	\$1,699	\$1,650	\$1,552	\$1,497	\$1,366
	56	\$1,907	\$1,806	\$1,755	\$1,705	\$1,604	\$1,546	\$1,412
	57	\$1,987	\$1,881	\$1,829	\$1,776	\$1,671	\$1,611	\$1,471
	58	\$2,064	\$1,955	\$1,900	\$1,846	\$1,736	\$1,674	\$1,528
	59	\$2,147	\$2,033	\$1,976	\$1,920	\$1,806	\$1,741	\$1,590
	60	\$2,172	\$2,057	\$1,999	\$1,942	\$1,827	\$1,762	\$1,608
	61	\$2,253	\$2,133	\$2,073	\$2,014	\$1,894	\$1,827	\$1,668
	62	\$2,315	\$2,192	\$2,130	\$2,069	\$1,946	\$1,877	\$1,713
	63	\$2,333	\$2,209	\$2,148	\$2,086	\$1,962	\$1,892	\$1,727
	64	\$2,388	\$2,262	\$2,198	\$2,135	\$2,008	\$1,937	\$1,768
	65+	\$2,388	\$2,262	\$2,198	\$2,135	\$2,008	\$1,937	\$1,768

					Pricing Are	<u></u> а		
	Age	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7
Subscriber	19	\$612	\$580	\$563	\$547	\$515	\$496	\$453
& Child	20	\$730	\$692	\$672	\$653	\$614	\$592	\$541
	21	\$730	\$692	\$672	\$653	\$614	\$592	\$541
	22	\$730	\$692	\$672	\$653	\$614	\$592	\$541
	23	\$730	\$692	\$672	\$653	\$614	\$592	\$541
	24	\$730	\$692	\$672	\$653	\$614	\$592	\$541
	25	\$730	\$692	\$672	\$653	\$614	\$592	\$541
	26	\$733	\$695	\$675	\$656	\$617	\$595	\$543
	27	\$741	\$702	\$682	\$663	\$623	\$601	\$549
	28	\$749	\$709	\$690	\$670	\$630	\$607	\$554
	29	\$773	\$732	\$712	\$691	\$650	\$627	\$572
	30	\$784	\$743	\$722	\$701	\$659	\$636	\$580
	31	\$800	\$757	\$736	\$715	\$672	\$648	\$592
	32	\$808	\$765	\$744	\$722	\$679	\$655	\$598
	33	\$844	\$799	\$777	\$755	\$710	\$684	\$625
	34	\$845	\$800	\$778	\$755	\$711	\$685	\$626
	35	\$845	\$800	\$778	\$755	\$711	\$685	\$626
	36	\$845	\$800	\$778	\$755	\$711	\$685	\$626
	37	\$845	\$800	\$778	\$755	\$711	\$685	\$626
	38	\$845	\$800	\$778	\$755	\$711	\$685	\$626
	39	\$845	\$800	\$778	\$755	\$711	\$685	\$626
	40	\$849	\$804	\$781	\$759	\$714	\$688	\$628
	41	\$924	\$875	\$851	\$826	\$777	\$749	\$684
	42	\$931	\$881	\$857	\$832	\$783	\$755	\$689
	43	\$940	\$890	\$865	\$840	\$790	\$762	\$696
	44	\$941	\$891	\$866	\$841	\$791	\$763	\$696
	45	\$945	\$895	\$870	\$845	\$794	\$766	\$699
	46	\$957	\$906	\$881	\$856	\$805	\$776	\$708
	47	\$961	\$910	\$885	\$859	\$808	\$779	\$711
	48	\$970	\$919	\$893	\$867	\$816	\$787	\$718
	49	\$1,003	\$950	\$923	\$897	\$843	\$813	\$742
	50	\$1,020	\$966	\$939	\$912	\$858	\$827	\$755
	51	\$1,119	\$1,060	\$1,030	\$1,001	\$941	\$908	\$828
	52	\$1,147	\$1,086	\$1,055	\$1,025	\$964	\$930	\$849
	53	\$1,158	\$1,097	\$1,066	\$1,035	\$974	\$939	\$857
	54	\$1,159	\$1,097	\$1,067	\$1,036	\$975	\$940	\$858
	55	\$1,164	\$1,102	\$1,071	\$1,040	\$979	\$944	\$861
	56	\$1,225	\$1,160	\$1,127	\$1,095	\$1,030	\$993	\$907
	57	\$1,281	\$1,213	\$1,179	\$1,145	\$1,077	\$1,039	\$948
	58	\$1,296	\$1,228	\$1,193	\$1,159	\$1,090	\$1,051	\$960
	59	\$1,344	\$1,273	\$1,237	\$1,202	\$1,130	\$1,090	\$995
	60	\$1,369	\$1,297	\$1,260	\$1,224	\$1,151	\$1,110	\$1,014
	61	\$1,431	\$1,355	\$1,317	\$1,280	\$1,204	\$1,161	\$1,060
	62	\$1,465	\$1,387	\$1,349	\$1,310	\$1,232	\$1,188	\$1,085
	63	\$1,482	\$1,403	\$1,364	\$1,325	\$1,246	\$1,202	\$1,097
	64	\$1,512	\$1,432	\$1,391	\$1,351	\$1,271	\$1,226	\$1,119
	65+	\$1,512	\$1,432	\$1,391	\$1,351	\$1,271	\$1,226	\$1,119

					Pricing Area	a		
	Age	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7
Family	19	\$1,161	\$1,100	\$1,069	\$1,038	\$976	\$942	\$860
	20	\$1,161	\$1,100	\$1,069	\$1,038	\$976	\$942	\$860
	21	\$1,161	\$1,100	\$1,069	\$1,038	\$976	\$942	\$860
	22	\$1,161	\$1,100	\$1,069	\$1,038	\$976	\$942	\$860
	23	\$1,163	\$1,101	\$1,070	\$1,040	\$978	\$943	\$861
	24	\$1,168	\$1,106	\$1,075	\$1,044	\$982	\$947	\$864
	25	\$1,210	\$1,146	\$1,113	\$1,081	\$1,017	\$981	\$895
	26	\$1,227	\$1,161	\$1,129	\$1,096	\$1,031	\$995	\$908
	27	\$1,310	\$1,241	\$1,206	\$1,171	\$1,102	\$1,063	\$970
	28	\$1,326	\$1,256	\$1,221	\$1,186	\$1,115	\$1,076	\$982
	29	\$1,343	\$1,272	\$1,236	\$1,201	\$1,130	\$1,089	\$994
	30	\$1,378	\$1,305	\$1,268	\$1,232	\$1,159	\$1,117	\$1,020
	31	\$1,412	\$1,337	\$1,299	\$1,262	\$1,187	\$1,145	\$1,045
	32	\$1,423	\$1,347	\$1,309	\$1,272	\$1,196	\$1,154	\$1,053
	33	\$1,463	\$1,386	\$1,347	\$1,308	\$1,231	\$1,187	\$1,083
	34	\$1,470	\$1,392	\$1,353	\$1,314	\$1,236	\$1,192	\$1,088
	35	\$1,488	\$1,409	\$1,369	\$1,330	\$1,251	\$1,207	\$1,101
	36	\$1,507	\$1,427	\$1,387	\$1,347	\$1,267	\$1,222	\$1,116
	37	\$1,527	\$1,446	\$1,406	\$1,365	\$1,284	\$1,238	\$1,130
	38	\$1,527	\$1,446	\$1,406	\$1,365	\$1,284	\$1,238	\$1,130
	39	\$1,527	\$1,446	\$1,406	\$1,365	\$1,284	\$1,238	\$1,130
	40	\$1,527	\$1,446	\$1,406	\$1,365	\$1,284	\$1,238	\$1,130
	41	\$1,532	\$1,451	\$1,410	\$1,369	\$1,288	\$1,242	\$1,134
	42	\$1,538	\$1,457	\$1,416	\$1,375	\$1,294	\$1,247	\$1,139
	43	\$1,562	\$1,479	\$1,438	\$1,396	\$1,313	\$1,267	\$1,156
	44	\$1,571	\$1,487	\$1,446	\$1,404	\$1,321	\$1,274	\$1,163
	45	\$1,607	\$1,522	\$1,479	\$1,437	\$1,351	\$1,303	\$1,190
	46	\$1,645	\$1,558	\$1,514	\$1,470	\$1,383	\$1,334	\$1,218
	47	\$1,730	\$1,638	\$1,592	\$1,547	\$1,455	\$1,403	\$1,281
	48	\$1,751	\$1,658	\$1,612	\$1,565	\$1,472	\$1,420	\$1,296
	49	\$1,787	\$1,692	\$1,645	\$1,598	\$1,503	\$1,449	\$1,323
	50	\$1,796	\$1,701	\$1,653	\$1,605	\$1,510	\$1,456	\$1,329
	51	\$1,888	\$1,788	\$1,738	\$1,688	\$1,588	\$1,531	\$1,398
	52	\$1,962	\$1,858	\$1,806	\$1,754	\$1,650	\$1,591	\$1,452
	53	\$1,981	\$1,875	\$1,823	\$1,771	\$1,665	\$1,606	\$1,466
	54	\$2,000	\$1,894	\$1,841	\$1,788	\$1,682	\$1,622	\$1,481
	55	\$2,049	\$1,940	\$1,886	\$1,832	\$1,723	\$1,662	\$1,517
	56	\$2,099	\$1,987	\$1,932	\$1,876	\$1,765	\$1,702	\$1,554
	57	\$2,173	\$2,058	\$2,000	\$1,942	\$1,827	\$1,762	\$1,608
	58	\$2,250	\$2,130	\$2,071	\$2,011	\$1,892	\$1,824	\$1,665
	59	\$2,276	\$2,156	\$2,095	\$2,035	\$1,914	\$1,846	\$1,685
	60	\$2,326	\$2,202	\$2,141	\$2,079	\$1,956	\$1,886	\$1,722
	61	\$2,448	\$2,319	\$2,254	\$2,189	\$2,059	\$1,985	\$1,813
	62	\$2,507	\$2,374	\$2,308	\$2,242	\$2,109	\$2,033	\$1,856
	63	\$2,558	\$2,422	\$2,354	\$2,286	\$2,151	\$2,074	\$1,893
	64	\$2,573	\$2,437	\$2,369	\$2,300	\$2,164	\$2,087	\$1,905
	65+	\$2,573	\$2,437	\$2,369	\$2,300	\$2,164	\$2,087	\$1,905

					Pricing Are	<u></u> а		
	Age	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7
Subscriber	19	\$966	\$914	\$889	\$863	\$812	\$783	\$715
& Children	20	\$1,127	\$1,067	\$1,037	\$1,008	\$948	\$914	\$834
	21	\$1,127	\$1,067	\$1,037	\$1,008	\$948	\$914	\$834
	22	\$1,127	\$1,067	\$1,037	\$1,008	\$948	\$914	\$834
	23	\$1,128	\$1,068	\$1,038	\$1,008	\$949	\$915	\$835
	24	\$1,128	\$1,068	\$1,038	\$1,008	\$949	\$915	\$835
	25	\$1,128	\$1,068	\$1,038	\$1,008	\$949	\$915	\$835
	26	\$1,128	\$1,068	\$1,038	\$1,008	\$949	\$915	\$835
	27	\$1,128	\$1,068	\$1,038	\$1,008	\$949	\$915	\$835
	28	\$1,128	\$1,068	\$1,038	\$1,008	\$949	\$915	\$835
	29	\$1,128	\$1,068	\$1,038	\$1,008	\$949	\$915	\$835
	30	\$1,128	\$1,068	\$1,038	\$1,008	\$949	\$915	\$835
	31	\$1,128	\$1,068	\$1,038	\$1,008	\$949	\$915	\$835
	32	\$1,133	\$1,073	\$1,043	\$1,013	\$952	\$918	\$838
	33	\$1,170	\$1,108	\$1,077	\$1,046	\$984	\$948	\$866
	34	\$1,192	\$1,128	\$1,097	\$1,065	\$1,002	\$966	\$882
	35	\$1,192	\$1,128	\$1,097	\$1,065	\$1,002	\$966	\$882
	36	\$1,192	\$1,128	\$1,097	\$1,065	\$1,002	\$966	\$882
	37	\$1,192	\$1,128	\$1,097	\$1,065	\$1,002	\$966	\$882
	38	\$1,192	\$1,128	\$1,097	\$1,065	\$1,002	\$966	\$882
	39	\$1,192	\$1,128	\$1,097	\$1,065	\$1,002	\$966	\$882
	40	\$1,197	\$1,133	\$1,101	\$1,070	\$1,006	\$970	\$886
	41	\$1,265	\$1,198	\$1,165	\$1,131	\$1,064	\$1,026	\$937
	42	\$1,286	\$1,218	\$1,184	\$1,150	\$1,081	\$1,043	\$952
	43	\$1,291	\$1,223	\$1,189	\$1,155	\$1,086	\$1,047	\$956
	44	\$1,299	\$1,230	\$1,195	\$1,161	\$1,092	\$1,053	\$961
	45	\$1,304	\$1,235	\$1,200	\$1,166	\$1,097	\$1,057	\$965
	46	\$1,304	\$1,235	\$1,200	\$1,166	\$1,097	\$1,057	\$965
	47	\$1,304	\$1,235	\$1,200	\$1,166	\$1,097	\$1,057	\$965
	48	\$1,309	\$1,240	\$1,205	\$1,171	\$1,101	\$1,062	\$969
	49	\$1,354	\$1,282	\$1,246	\$1,210	\$1,139	\$1,098	\$1,002
	50	\$1,360	\$1,288	\$1,251	\$1,216	\$1,143	\$1,103	\$1,006
	51	\$1,457	\$1,379	\$1,341	\$1,302	\$1,225	\$1,181	\$1,078
	52	\$1,480	\$1,401	\$1,362	\$1,323	\$1,244	\$1,200	\$1,095
	53	\$1,490	\$1,411	\$1,371	\$1,332	\$1,253	\$1,208	\$1,103
	54	\$1,490	\$1,411	\$1,371	\$1,332	\$1,253	\$1,208	\$1,103
	55	\$1,496	\$1,417	\$1,377	\$1,338	\$1,258	\$1,213	\$1,108
	56	\$1,543	\$1,461	\$1,420	\$1,379	\$1,297	\$1,251	\$1,142
	57	\$1,593	\$1,509	\$1,467	\$1,424	\$1,340	\$1,292	\$1,179
	58	\$1,600	\$1,515	\$1,473	\$1,430	\$1,346	\$1,297	\$1,184
	59	\$1,629	\$1,543	\$1,500	\$1,456	\$1,370	\$1,321	\$1,206
	60	\$1,678	\$1,589	\$1,545	\$1,501	\$1,411	\$1,361	\$1,242
	61	\$1,770	\$1,677	\$1,630	\$1,583	\$1,489	\$1,436	\$1,311
	62	\$1,798	\$1,702	\$1,655	\$1,607	\$1,512	\$1,458	\$1,331
	63	\$1,798	\$1,702	\$1,655	\$1,607	\$1,512	\$1,458	\$1,331
	64	\$1,801	\$1,705	\$1,658	\$1,610	\$1,514	\$1,460	\$1,333
	65+	\$1,801	\$1,705	\$1,658	\$1,610	\$1,514	\$1,460	\$1,333

			Pricing Area						
	Age	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7	
Single Child	0	\$385	\$365	\$355	\$344	\$324	\$312	\$285	
	1	\$329	\$311	\$303	\$294	\$276	\$267	\$243	
	2	\$322	\$305	\$296	\$288	\$271	\$261	\$238	
	3	\$316	\$299	\$291	\$283	\$266	\$256	\$234	
	4	\$311	\$294	\$286	\$278	\$261	\$252	\$230	
	5	\$306	\$289	\$281	\$273	\$257	\$248	\$226	
	6	\$301	\$285	\$277	\$269	\$253	\$244	\$223	
	7	\$298	\$282	\$274	\$266	\$250	\$241	\$220	
	8	\$298	\$282	\$274	\$266	\$250	\$241	\$220	
	9	\$298	\$283	\$275	\$267	\$251	\$242	\$221	
	10	\$300	\$284	\$276	\$268	\$252	\$243	\$222	
	11	\$300	\$284	\$276	\$268	\$252	\$243	\$222	
	12	\$300	\$284	\$276	\$268	\$252	\$243	\$222	
	13	\$301	\$285	\$277	\$269	\$253	\$244	\$223	
	14	\$303	\$287	\$279	\$271	\$255	\$245	\$224	
	15 16	\$304	\$288	\$280	\$272	\$256	\$246	\$225	
	16	\$305	\$289	\$281	\$273	\$257	\$247	\$226	
	17 18	\$307 \$308	\$290 \$292	\$282 \$284	\$274 \$276	\$258 \$259	\$249 \$250	\$227 \$228	
O Children									
2 Children	0 1	\$687 \$625	\$650 \$592	\$632 \$575	\$614 \$559	\$577 \$526	\$557 \$507	\$508 \$463	
	2			\$569		\$520 \$520		\$463 \$458	
	3	\$619 \$608	\$586 \$576	\$560	\$553 \$544	\$520 \$511	\$502 \$493	\$450 \$450	
	4	\$599	\$576 \$567	\$550 \$552	\$536	\$504	\$493 \$486	\$430 \$443	
	5	\$595 \$595	\$563	\$547	\$530 \$532	\$504 \$500	\$480 \$482	\$440	
	6	\$593 \$592	\$561	\$547 \$545	\$529	\$498	\$480	\$438	
	7	\$588	\$557	\$541	\$526	\$495	\$477	\$435	
	8	\$589	\$558	\$542	\$526	\$495	\$477	\$436	
	9	\$591	\$559	\$544	\$528	\$497	\$479	\$437	
	10	\$593	\$562	\$546	\$530	\$499	\$481	\$439	
	11	\$594	\$562	\$546	\$531	\$499	\$481	\$439	
	12	\$595	\$563	\$548	\$532	\$500	\$482	\$440	
	13	\$598	\$566	\$550	\$534	\$502	\$484	\$442	
	14	\$600	\$568	\$552	\$537	\$505	\$487	\$444	
	15	\$602	\$570	\$554	\$538	\$506	\$488	\$446	
	16	\$605	\$573	\$557	\$541	\$508	\$490	\$448	
	17	\$607	\$575	\$559	\$543	\$510	\$492	\$449	
	18	\$609	\$577	\$561	\$545	\$512	\$494	\$451	
3+ Children	0	\$1,126	\$1,066	\$1,036	\$1,006	\$947	\$913	\$833	
	1	\$912	\$864	\$840	\$816	\$767	\$740	\$675	
	2	\$883	\$836	\$813	\$789	\$742	\$716	\$654	
	3	\$887	\$840	\$816	\$793	\$746	\$719	\$656	
	4	\$892	\$845	\$821	\$798	\$750	\$723	\$660	
	5	\$893	\$846	\$822	\$799	\$751	\$724	\$661	
	6	\$893	\$846	\$822	\$799	\$751	\$724	\$661	
	7	\$893	\$846	\$822	\$799	\$751	\$724	\$661	
	8	\$897	\$850	\$826	\$802	\$754	\$727	\$664	
	9	\$905	\$857	\$833	\$809	\$761	\$734	\$670	
	10	\$907	\$859	\$834	\$811	\$762	\$735	\$671	
	11	\$910	\$862	\$838	\$814	\$766	\$738	\$674	
	12	\$923	\$874	\$850	\$825	\$776	\$749	\$683	
	13	\$927	\$878	\$853	\$829	\$780	\$752	\$686	
	14	\$938	\$888	\$863	\$838	\$789	\$761	\$694	
	15	\$952	\$901	\$876	\$851	\$801	\$772	\$705	
	16	\$961	\$910	\$885	\$860	\$809	\$780	\$712	
	17	\$961	\$910	\$885	\$860	\$809	\$780	\$712	
	18	\$961	\$910	\$885	\$860	\$809	\$780	\$712	

Anthem Blue Cross Life and Health Insurance Company Indivic

MONTHLY RATES EFFECTIVE 9/1/2010

					Pricing Area	a		
	Age	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7
Single	19	\$283	\$267	\$259	\$251	\$235	\$226	\$205
	20	\$385	\$363	\$353	\$342	\$321	\$308	\$280
	21	\$386	\$364	\$354	\$343	\$321	\$309	\$280
	22	\$387	\$366	\$355	\$344	\$323	\$310	\$282
	23	\$390	\$369	\$358	\$347	\$325	\$313	\$284
	24	\$395	\$373	\$362	\$351	\$329	\$317	\$287
	25	\$401	\$379	\$368	\$356	\$334	\$321	\$292
	26	\$408	\$385	\$374	\$362	\$339	\$327	\$296
	27	\$431	\$407	\$395	\$383	\$359	\$345	\$313
	28	\$440	\$416	\$403	\$391	\$367	\$353	\$320
	29	\$467	\$441	\$428	\$415	\$389	\$374	\$339
	30	\$485	\$458	\$445	\$431	\$404	\$389	\$353
	31	\$506	\$478	\$464	\$449	\$421	\$405	\$368
	32	\$515	\$487	\$472	\$458	\$429	\$413	\$375
	33	\$551	\$520	\$505	\$489	\$459	\$441	\$400
	34	\$561	\$529	\$514	\$498	\$467	\$449	\$408
	35	\$563	\$532	\$516	\$500	\$469	\$451	\$409
	36	\$582	\$550	\$534	\$518	\$485	\$467	\$424
	37	\$584	\$551	\$535	\$519	\$486	\$468	\$425
	38	\$584	\$551	\$535	\$519	\$486	\$468	\$425
	39	\$584	\$552	\$536	\$519	\$487	\$468	\$425
	40	\$587	\$554	\$538	\$522	\$489	\$470	\$427
	41	\$644	\$608	\$590	\$572	\$536	\$516	\$468
	42	\$658	\$621	\$603	\$584	\$548	\$527	\$478
	43	\$670	\$633	\$614	\$596	\$558	\$537	\$487
	44	\$670	\$633	\$614	\$596	\$558	\$537	\$487
	45	\$672	\$634	\$616	\$597	\$559	\$538	\$488
	46	\$672	\$635	\$616	\$597	\$560	\$539	\$489
	47	\$675	\$638	\$619	\$600	\$562	\$541	\$491
	48	\$685	\$647	\$628	\$609	\$571	\$549	\$498
	49	\$721	\$681	\$661	\$641	\$601	\$578	\$524
	50	\$741	\$700	\$679	\$659	\$617	\$594	\$539
	51	\$812	\$766	\$744	\$721	\$676	\$650	\$590
	52	\$841	\$794	\$771	\$747	\$700	\$674	\$611
	53	\$852	\$805	\$781	\$757	\$710	\$683	\$620
	54	\$853	\$805	\$782	\$758	\$710	\$683	\$620
	55	\$856	\$809	\$785	\$761	\$713	\$686	\$623
	56	\$905	\$854	\$829	\$804	\$754	\$725	\$658
	57	\$962	\$909	\$882	\$855	\$802	\$771	\$700
	58	\$978	\$923	\$896	\$869	\$814	\$783	\$711
	59	\$1,028	\$970	\$942	\$913	\$856	\$824	\$747
	60	\$1,053	\$994	\$965	\$936	\$877	\$844	\$766
	61	\$1,095	\$1,034	\$1,004	\$973	\$912	\$878	\$796
	62	\$1,130	\$1,068	\$1,036	\$1,005	\$942	\$906	\$822
	63	\$1,149	\$1,085	\$1,053	\$1,021	\$957	\$921	\$836
	64	\$1,177	\$1,111	\$1,078	\$1,046	\$980	\$943	\$856
	65+	\$1,177	\$1,111	\$1,078	\$1,046	\$980	\$943	\$856

Anthem Blue Cross Life and Health Insurance Company Indivic

MONTHLY RATES EFFECTIVE 9/1/2010

					Pricing Are	<u></u> а		
	Age	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7
Subscriber	19	\$717	\$677	\$657	\$637	\$597	\$574	\$521
& Spouse	20	\$717	\$677	\$657	\$637	\$597	\$574	\$521
	21	\$720	\$679	\$659	\$639	\$599	\$577	\$523
	22	\$723	\$682	\$662	\$642	\$602	\$579	\$525
	23	\$746	\$705	\$684	\$663	\$622	\$598	\$543
	24	\$752	\$710	\$689	\$668	\$626	\$602	\$546
	25	\$789	\$746	\$724	\$702	\$658	\$633	\$574
	26	\$813	\$768	\$745	\$723	\$677	\$652	\$591
	27	\$875	\$826	\$802	\$777	\$729	\$701	\$636
	28	\$883	\$834	\$809	\$785	\$736	\$708	\$642
	29	\$891	\$842	\$817	\$792	\$743	\$714	\$648
	30	\$908	\$858	\$832	\$807	\$757	\$728	\$661
	31	\$940	\$888	\$861	\$835	\$783	\$753	\$683
	32	\$948	\$895	\$869	\$842	\$790	\$760	\$689
	33	\$980	\$925	\$898	\$870	\$816	\$785	\$712
	34	\$986	\$931	\$903	\$876	\$821	\$790	\$717
	35	\$990	\$935	\$907	\$880	\$825	\$793	\$720
	36	\$1,054	\$995	\$966	\$937	\$878	\$845	\$767
	37	\$1,062	\$1,003	\$973	\$944	\$885	\$851	\$772
	38	\$1,065	\$1,006	\$976	\$946	\$887	\$853	\$774
	39	\$1,069	\$1,010	\$980	\$950	\$891	\$857	\$778
	40	\$1,084	\$1,024	\$993	\$963	\$903	\$869	\$788
	41	\$1,168	\$1,103	\$1,070	\$1,038	\$973	\$936	\$849
	42	\$1,189	\$1,123	\$1,090	\$1,057	\$990	\$953	\$865
	43	\$1,232	\$1,163	\$1,129	\$1,094	\$1,026	\$987	\$896
	44	\$1,247	\$1,177	\$1,143	\$1,108	\$1,038	\$999	\$907
	45	\$1,252	\$1,182	\$1,147	\$1,112	\$1,043	\$1,003	\$910
	46	\$1,364	\$1,288	\$1,250	\$1,212	\$1,136	\$1,093	\$992
	47	\$1,406	\$1,327	\$1,288	\$1,249	\$1,171	\$1,127	\$1,022
	48	\$1,417	\$1,338	\$1,299	\$1,259	\$1,181	\$1,136	\$1,031
	49	\$1,449	\$1,368	\$1,328	\$1,288	\$1,207	\$1,161	\$1,054
	50	\$1,467	\$1,385	\$1,344	\$1,304	\$1,222	\$1,176	\$1,067
	51	\$1,627	\$1,537	\$1,491	\$1,446	\$1,355	\$1,304	\$1,183
	52	\$1,711	\$1,616	\$1,568	\$1,520	\$1,425	\$1,371	\$1,244
	53	\$1,723	\$1,627	\$1,579	\$1,531	\$1,436	\$1,381	\$1,253
	54	\$1,740	\$1,643	\$1,595	\$1,546	\$1,450	\$1,395	\$1,266
	55	\$1,790	\$1,690	\$1,641	\$1,591	\$1,491	\$1,435	\$1,302
	56	\$1,852	\$1,749	\$1,697	\$1,646	\$1,543	\$1,484	\$1,347
	57	\$1,932	\$1,824	\$1,771	\$1,717	\$1,609	\$1,549	\$1,405
	58	\$2,010	\$1,899	\$1,843	\$1,787	\$1,675	\$1,611	\$1,462
	59	\$2,094	\$1,977	\$1,919	\$1,861	\$1,744	\$1,678	\$1,523
	60	\$2,119	\$2,001	\$1,942	\$1,883	\$1,765	\$1,698	\$1,541
	61	\$2,200	\$2,078	\$2,016	\$1,955	\$1,833	\$1,763	\$1,600
	62	\$2,262	\$2,136	\$2,074	\$2,011	\$1,885	\$1,813	\$1,645
	63	\$2,281	\$2,154	\$2,091	\$2,027	\$1,900	\$1,828	\$1,659
	64	\$2,337	\$2,206	\$2,141	\$2,076	\$1,946	\$1,873	\$1,699
	65+	\$2,337	\$2,206	\$2,141	\$2,076	\$1,946	\$1,873	\$1,699

					Pricing Are	a		
	Age	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7
Subscriber	19	\$589	\$556	\$540	\$523	\$491	\$472	\$428
& Child	20	\$681	\$643	\$624	\$605	\$567	\$546	\$495
	21	\$681	\$643	\$624	\$605	\$567	\$546	\$495
	22	\$681	\$643	\$624	\$605	\$567	\$546	\$495
	23	\$681	\$643	\$624	\$605	\$567	\$546	\$495
	24	\$681	\$643	\$624	\$605	\$567	\$546	\$495
	25	\$681	\$643	\$624	\$605	\$567	\$546	\$495
	26	\$684	\$646	\$627	\$608	\$569	\$548	\$497
	27	\$691	\$653	\$634	\$614	\$576	\$554	\$503
	28	\$699	\$660	\$641	\$622	\$583	\$561	\$509
	29	\$724	\$683	\$663	\$643	\$603	\$580	\$526
	30	\$733	\$693	\$672	\$652	\$611	\$588	\$533
	31	\$737	\$696	\$675	\$655	\$614	\$590	\$536
	32	\$745	\$703	\$683	\$662	\$620	\$597	\$542
	33	\$782	\$738	\$716	\$694	\$651	\$626	\$568
	34	\$783	\$739	\$717	\$695	\$652	\$627	\$569
	35	\$783	\$739	\$717	\$695	\$652	\$627	\$569
	36	\$783	\$739	\$717	\$695	\$652	\$627	\$569
	37	\$783	\$739	\$717	\$695	\$652	\$627	\$569
	38	\$783	\$739	\$717	\$695	\$652	\$627	\$569
	39	\$783	\$739	\$717	\$695	\$652	\$627	\$569
	40	\$786	\$742	\$720	\$698	\$655	\$630	\$571
	41	\$862	\$814	\$790	\$766	\$718	\$691	\$627
	42	\$868	\$820	\$796	\$772	\$723	\$696	\$632
	43	\$878	\$829	\$805	\$780	\$732	\$704	\$639
	44	\$879	\$830	\$806	\$781	\$732	\$704	\$639
	45	\$883	\$834	\$809	\$784	\$735	\$707	\$642
	46	\$895	\$846	\$821	\$796	\$746	\$718	\$651
	47	\$899	\$849	\$824	\$799	\$749	\$721	\$654
	48	\$908	\$858	\$832	\$807	\$757	\$728	\$661
	49	\$941	\$889	\$863	\$836	\$784	\$754	\$684
	50	\$959	\$906	\$879	\$852	\$799	\$769	\$697
	51	\$1,058	\$999	\$970	\$941	\$882	\$848	\$770
	52	\$1,086	\$1,026	\$995	\$965	\$905	\$870	\$790
	53	\$1,098	\$1,037	\$1,006	\$976	\$914	\$880	\$798
	54	\$1,099	\$1,038	\$1,007	\$976	\$915	\$881	\$799
	55	\$1,103	\$1,042	\$1,011	\$980	\$919	\$884	\$802
	56	\$1,165	\$1,100	\$1,067	\$1,035	\$970	\$934	\$847
	57	\$1,221	\$1,153	\$1,119	\$1,085	\$1,017	\$979	\$888
	58	\$1,237	\$1,168	\$1,133	\$1,099	\$1,030	\$991	\$899
	59	\$1,285	\$1,213	\$1,178	\$1,142	\$1,070	\$1,030	\$934
	60	\$1,310	\$1,237	\$1,201	\$1,164	\$1,091	\$1,050	\$953
	61	\$1,373	\$1,296	\$1,258	\$1,220	\$1,144	\$1,100	\$998
	62	\$1,407	\$1,329	\$1,289	\$1,250	\$1,172	\$1,128	\$1,023
	63	\$1,424	\$1,344	\$1,305	\$1,265	\$1,186	\$1,141	\$1,035
	64	\$1,454	\$1,373	\$1,332	\$1,292	\$1,211	\$1,165	\$1,057
	65+	\$1,454	\$1,373	\$1,332	\$1,292	\$1,211	\$1,165	\$1,057

Anthem Blue Cross Life and Health Insurance Company Indivic

MONTHLY RATES EFFECTIVE 9/1/2010

					Pricing Area	<u></u> а		
	Age	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7
Family	19	\$1,067	\$1,007	\$977	\$948	\$888	\$855	\$776
	20	\$1,067	\$1,007	\$977	\$948	\$888	\$855	\$776
	21	\$1,067	\$1,007	\$977	\$948	\$888	\$855	\$776
	22	\$1,067	\$1,007	\$977	\$948	\$888	\$855	\$776
	23	\$1,068	\$1,009	\$979	\$949	\$890	\$856	\$777
	24	\$1,073	\$1,013	\$983	\$953	\$894	\$860	\$780
	25	\$1,115	\$1,053	\$1,022	\$991	\$929	\$894	\$811
	26	\$1,132	\$1,069	\$1,037	\$1,006	\$943	\$907	\$823
	27	\$1,216	\$1,149	\$1,115	\$1,081	\$1,013	\$975	\$885
	28	\$1,232	\$1,164	\$1,130	\$1,095	\$1,027	\$988	\$896
	29	\$1,249	\$1,180	\$1,145	\$1,110	\$1,041	\$1,001	\$909
	30	\$1,284	\$1,213	\$1,177	\$1,141	\$1,070	\$1,029	\$934
	31	\$1,318	\$1,245	\$1,208	\$1,172	\$1,098	\$1,057	\$959
	32	\$1,329	\$1,255	\$1,218	\$1,181	\$1,107	\$1,065	\$967
	33	\$1,371	\$1,295	\$1,256	\$1,218	\$1,142	\$1,099	\$997
	34	\$1,377	\$1,300	\$1,262	\$1,223	\$1,147	\$1,103	\$1,001
	35	\$1,395	\$1,317	\$1,279	\$1,240	\$1,162	\$1,118	\$1,015
	36	\$1,415	\$1,336	\$1,296	\$1,257	\$1,178	\$1,134	\$1,029
	37	\$1,435	\$1,355	\$1,315	\$1,275	\$1,195	\$1,150	\$1,044
	38	\$1,435	\$1,355	\$1,315	\$1,275	\$1,195	\$1,150	\$1,044
	39	\$1,435	\$1,355	\$1,315	\$1,275	\$1,195	\$1,150	\$1,044
	40	\$1,435	\$1,355	\$1,315	\$1,275	\$1,195	\$1,150	\$1,044
	41	\$1,440	\$1,360	\$1,320	\$1,280	\$1,199	\$1,154	\$1,047
	42	\$1,446	\$1,365	\$1,325	\$1,285	\$1,204	\$1,159	\$1,052
	43	\$1,470	\$1,388	\$1,347	\$1,306	\$1,224	\$1,178	\$1,069
	44	\$1,478	\$1,396	\$1,355	\$1,314	\$1,232	\$1,185	\$1,075
	45	\$1,515	\$1,431	\$1,388	\$1,346	\$1,262	\$1,214	\$1,102
	46	\$1,553	\$1,467	\$1,423	\$1,380	\$1,294	\$1,245	\$1,129
	47	\$1,639	\$1,548	\$1,502	\$1,457	\$1,365	\$1,314	\$1,192
	48	\$1,660	\$1,568	\$1,522	\$1,475	\$1,383	\$1,331	\$1,207
	49	\$1,696	\$1,602	\$1,555	\$1,508	\$1,413	\$1,360	\$1,234
	50	\$1,705	\$1,610	\$1,563	\$1,515	\$1,421	\$1,367	\$1,240
	51	\$1,798	\$1,698	\$1,648	\$1,598	\$1,498	\$1,441	\$1,308
	52	\$1,872	\$1,768	\$1,716	\$1,664	\$1,560	\$1,501	\$1,362
	53	\$1,891	\$1,786	\$1,733	\$1,681	\$1,575	\$1,516	\$1,375
	54 55	\$1,911	\$1,805	\$1,752	\$1,698	\$1,592	\$1,532	\$1,390
	55	\$1,960	\$1,851	\$1,797	\$1,742	\$1,633	\$1,571	\$1,426
	56 57	\$2,010	\$1,898	\$1,843	\$1,787	\$1,675	\$1,611	\$1,462 \$1,516
	57 50	\$2,085	\$1,969 \$2,042	\$1,911	\$1,853 \$1,022	\$1,737 \$1,801	\$1,671	\$1,516 \$1,572
	58 50	\$2,162	\$2,042	\$1,982	\$1,922 \$1,045	\$1,801	\$1,733	\$1,573
	59	\$2,189	\$2,067	\$2,006	\$1,945 \$1,000	\$1,824 \$1,865	\$1,755 \$1,705	\$1,592 \$1,639
	60	\$2,239	\$2,114	\$2,052	\$1,990 \$2,100	\$1,865 \$1,069	\$1,795 \$1,804	\$1,628
	61	\$2,362	\$2,231	\$2,165	\$2,100	\$1,968 \$2,017	\$1,894	\$1,718 \$1,761
	62	\$2,422	\$2,287	\$2,220	\$2,152	\$2,017	\$1,941	\$1,761
	63	\$2,472	\$2,335	\$2,266	\$2,197	\$2,060	\$1,982 \$1,004	\$1,798 \$1,810
	64	\$2,488	\$2,350	\$2,281	\$2,211	\$2,073	\$1,994 \$1,004	\$1,810 \$1,810
	65+	\$2,488	\$2,350	\$2,281	\$2,211	\$2,073	\$1,994	\$1,810

Anthem Blue Cross Life and Health Insurance Company Indivic

MONTHLY RATES EFFECTIVE 9/1/2010

					Pricing Are	<u></u> а		
	Age	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7
Subscriber	19	\$931	\$879	\$853	\$827	\$776	\$746	\$677
& Children	20	\$1,067	\$1,007	\$977	\$948	\$888	\$855	\$776
	21	\$1,067	\$1,007	\$977	\$948	\$888	\$855	\$776
	22	\$1,067	\$1,007	\$977	\$948	\$888	\$855	\$776
	23	\$1,067	\$1,008	\$978	\$949	\$889	\$856	\$776
	24	\$1,067	\$1,008	\$978	\$949	\$889	\$856	\$776
	25	\$1,067	\$1,008	\$978	\$949	\$889	\$856	\$776
	26	\$1,067	\$1,008	\$978	\$949	\$889	\$856	\$776
	27	\$1,067	\$1,008	\$978	\$949	\$889	\$856	\$776
	28	\$1,067	\$1,008	\$978	\$949	\$889	\$856	\$776
	29	\$1,067	\$1,008	\$978	\$949	\$889	\$856	\$776
	30	\$1,067	\$1,008	\$978	\$949	\$889	\$856	\$776
	31	\$1,067	\$1,008	\$978	\$949	\$889	\$856	\$776
	32	\$1,072	\$1,012	\$982	\$953	\$893	\$859	\$780
	33	\$1,109	\$1,047	\$1,017	\$986	\$924	\$889	\$807
	34	\$1,132	\$1,069	\$1,037	\$1,006	\$943	\$907	\$823
	35	\$1,132	\$1,069	\$1,037	\$1,006	\$943	\$907	\$823
	36	\$1,132	\$1,069	\$1,037	\$1,006	\$943	\$907	\$823
	37	\$1,132	\$1,069	\$1,037	\$1,006	\$943	\$907	\$823
	38	\$1,132	\$1,069	\$1,037	\$1,006	\$943	\$907	\$823
	39	\$1,132	\$1,069	\$1,037	\$1,006	\$943	\$907	\$823
	40	\$1,136	\$1,073	\$1,042	\$1,010	\$947	\$911	\$826
	41	\$1,206	\$1,138	\$1,105	\$1,071	\$1,004	\$966	\$877
	42	\$1,227	\$1,158	\$1,124	\$1,090	\$1,022	\$983	\$892
	43	\$1,232	\$1,163	\$1,129	\$1,095	\$1,026	\$987	\$896
	44	\$1,239	\$1,170	\$1,136	\$1,101	\$1,032	\$993	\$901
	45	\$1,245	\$1,176	\$1,141	\$1,106	\$1,037	\$998	\$905
	46	\$1,245	\$1,176	\$1,141	\$1,106	\$1,037	\$998	\$905
	47	\$1,245	\$1,176	\$1,141	\$1,106	\$1,037	\$998	\$905
	48	\$1,250	\$1,180	\$1,146	\$1,111	\$1,041	\$1,002	\$909
	49	\$1,295	\$1,223	\$1,187	\$1,151	\$1,079	\$1,038	\$942
	50	\$1,301	\$1,228	\$1,192	\$1,156	\$1,083	\$1,042	\$946
	51	\$1,398	\$1,320	\$1,282	\$1,243	\$1,165	\$1,121	\$1,017
	52	\$1,422	\$1,343	\$1,303	\$1,263	\$1,184	\$1,139	\$1,034
	53	\$1,432	\$1,352	\$1,313	\$1,273	\$1,193	\$1,148	\$1,042
	54	\$1,432	\$1,352	\$1,313	\$1,273	\$1,193	\$1,148	\$1,042
	55	\$1,438	\$1,358	\$1,318	\$1,278	\$1,198	\$1,153	\$1,046
	56	\$1,485	\$1,402	\$1,361	\$1,320	\$1,237	\$1,190	\$1,080
	57	\$1,536	\$1,451	\$1,408	\$1,365	\$1,280	\$1,231	\$1,117
	58	\$1,543	\$1,457	\$1,414	\$1,371	\$1,285	\$1,236	\$1,122
	59	\$1,572	\$1,485	\$1,441	\$1,397	\$1,310	\$1,260	\$1,143
	60	\$1,622	\$1,531	\$1,486	\$1,441	\$1,351	\$1,300	\$1,179
	61	\$1,714	\$1,619	\$1,571	\$1,523	\$1,428	\$1,374	\$1,247
	62	\$1,742	\$1,645	\$1,597	\$1,548	\$1,451	\$1,396	\$1,267
	63	\$1,742	\$1,645	\$1,597	\$1,548	\$1,451	\$1,396	\$1,267
	64	\$1,745	\$1,648	\$1,600	\$1,551	\$1,454	\$1,399	\$1,269
	65+	\$1,745	\$1,648	\$1,600	\$1,551	\$1,454	\$1,399	\$1,269

Single Child						Pricing Area	a		
1		Age	Area 1	Area 2				Area 6	Area 7
2	Single Child	0			-				
3 \$288 \$272 \$264 \$256 \$240 \$231 \$209									
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					Pricing Area	a		
	Age	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7
Single	19	\$170	\$156	\$150	\$143	\$130	\$122	\$105
	20	\$189	\$174	\$167	\$159	\$145	\$136	\$116
	21	\$189	\$174	\$167	\$159	\$145	\$136	\$116
	22	\$189	\$174	\$167	\$159	\$145	\$136	\$116
	23	\$189	\$174	\$167	\$159	\$145	\$136	\$116
	24	\$189	\$174	\$167	\$159	\$145	\$136	\$116
	25	\$189	\$175	\$167	\$160	\$145	\$137	\$117
	26	\$190	\$175	\$168	\$160	\$146	\$137	\$117
	27	\$202	\$186	\$178	\$170	\$154	\$145	\$124
	28	\$203	\$187	\$179	\$171	\$155	\$146	\$125
	29	\$204	\$188	\$180	\$172	\$156	\$147	\$126
	30	\$209	\$193	\$185	\$176	\$160	\$151	\$129
	31	\$246	\$226	\$217	\$207	\$188	\$177	\$151
	32	\$246	\$226	\$217	\$207	\$188	\$177	\$151
	33	\$246	\$226	\$217	\$207	\$188	\$177	\$151
	34	\$246	\$226	\$217	\$207	\$188	\$177	\$151
	35	\$247	\$227	\$218	\$208	\$189	\$178	\$152
	36	\$248	\$229	\$219	\$209	\$190	\$179	\$153
	37	\$249	\$229	\$219	\$210	\$190	\$179	\$153
	38	\$250	\$230	\$220	\$211	\$191	\$180	\$154
	39	\$251	\$231	\$221	\$211	\$192	\$181	\$154
	40	\$252	\$232	\$222	\$212	\$193	\$182	\$155
	41	\$274	\$253	\$242	\$231	\$210	\$198	\$169
	42	\$281	\$259	\$248	\$237	\$215	\$203	\$173
	43	\$282	\$260	\$249	\$238	\$216	\$204	\$174
	44	\$284	\$262	\$251	\$240	\$217	\$205	\$175
	45	\$287	\$265	\$254	\$242	\$220	\$207	\$177
	46	\$338	\$312	\$299	\$285	\$259	\$244	\$209
	47	\$350	\$322	\$309	\$295	\$268	\$252	\$216
	48	\$350	\$322	\$309	\$295	\$268	\$252	\$216
	49	\$351	\$324	\$310	\$296	\$269	\$253	\$217
	50	\$364	\$336	\$322	\$307	\$279	\$263	\$225
	51	\$410	\$378	\$362	\$346	\$313	\$296	\$253
	52	\$439	\$405	\$387	\$370	\$336	\$317	\$271
	53	\$445	\$410	\$393	\$376	\$341	\$321	\$275
	54	\$447	\$412	\$395	\$377	\$342	\$323	\$276
	55 50	\$451	\$416	\$398	\$381	\$345	\$326	\$278
	56	\$527	\$486 \$486	\$466 \$466	\$445	\$404	\$381	\$325
	57 50	\$527 \$520	\$486 \$400	\$466 \$469	\$445 \$447	\$404 \$405	\$381	\$325
	58 50	\$530 \$570	\$488 \$525	\$468 \$502	\$447 \$401	\$405 \$436	\$382	\$327
	59 60	\$570 \$602	\$525 \$555	\$503 \$532	\$481 \$508	\$436 \$461	\$411 \$435	\$352 \$372
	60 61	\$602 \$660	\$555 \$608		\$508 \$557	\$461 \$505	\$435 \$476	\$372 \$407
	61 62	\$660 \$660	\$608 \$617	\$582 \$591	\$565	\$505 \$512	\$476 \$483	\$407 \$413
	62 63	\$669 \$680	\$617 \$626	\$600	\$573	\$512 \$520	\$490	\$413 \$419
	64		\$643	\$616	\$573 \$589	\$520 \$534	\$490 \$504	\$419 \$430
	65+	\$698 \$698					· ·	
	+60	\$698	\$643	\$616	\$589	\$534	\$504	\$430

					Pricing Are	a		
	Age	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7
Subscriber	19	\$351	\$323	\$310	\$296	\$268	\$253	\$216
& Spouse	20	\$351	\$323	\$310	\$296	\$268	\$253	\$216
'	21	\$351	\$323	\$310	\$296	\$268	\$253	\$216
	22	\$352	\$325	\$311	\$297	\$270	\$254	\$217
	23	\$357	\$329	\$315	\$301	\$273	\$257	\$220
	24	\$358	\$330	\$316	\$302	\$274	\$259	\$221
	25	\$369	\$340	\$326	\$311	\$282	\$266	\$228
	26	\$388	\$358	\$343	\$327	\$297	\$280	\$239
	27	\$396	\$365	\$349	\$334	\$303	\$285	\$244
	28	\$396	\$365	\$349	\$334	\$303	\$285	\$244
	29	\$396	\$365	\$349	\$334	\$303	\$285	\$244
	30	\$397	\$366	\$351	\$335	\$304	\$287	\$245
	31	\$417	\$384	\$368	\$351	\$319	\$301	\$257
	32	\$417	\$384	\$368	\$351	\$319	\$301	\$257
	33	\$417	\$384	\$368	\$351	\$319	\$301	\$257
	34	\$418	\$386	\$369	\$353	\$320	\$302	\$258
	35	\$446	\$411	\$394	\$376	\$341	\$322	\$275
	36	\$447	\$412	\$394	\$377	\$342	\$322	\$276
	37	\$449	\$414	\$396	\$378	\$343	\$324	\$277
	38	\$450	\$415	\$397	\$379	\$344	\$325	\$277
	39	\$452	\$416	\$399	\$381	\$346	\$326	\$279
	40	\$510	\$470	\$450	\$430	\$390	\$368	\$314
	41	\$539	\$497	\$476	\$455	\$413	\$389	\$333
	42	\$556	\$512	\$490	\$469	\$425	\$401	\$343
	43	\$558	\$514	\$492	\$471	\$427	\$403	\$344
	44	\$572	\$527	\$505	\$482	\$438	\$413	\$353
	45	\$574	\$529	\$507	\$484	\$439	\$414	\$354
	46	\$693	\$638	\$611	\$584	\$530	\$500	\$427
	47	\$732	\$674	\$646	\$617	\$560	\$528	\$451
	48	\$738	\$680	\$651	\$622	\$565	\$532	\$455
	49	\$741	\$683	\$654	\$625	\$567	\$535	\$457
	50	\$756	\$697	\$667	\$637	\$578	\$545	\$466
	51	\$907	\$836	\$801	\$766	\$695	\$655	\$560
	52	\$935	\$862	\$826	\$789	\$716	\$675	\$577
	53	\$939	\$866	\$829	\$792	\$719	\$678	\$579
	54	\$943	\$869	\$833	\$796	\$722	\$681	\$582
	55	\$986	\$909	\$871	\$832	\$755	\$712	\$608
	56	\$1,101	\$1,015	\$972	\$929	\$843	\$795	\$679
	57	\$1,106	\$1,019	\$976	\$933	\$846	\$798	\$682
	58	\$1,177	\$1,085	\$1,039	\$993	\$901	\$849	\$726
	59	\$1,226	\$1,130	\$1,082	\$1,034	\$939	\$885	\$756
	60	\$1,258	\$1,159	\$1,110	\$1,061	\$963	\$908	\$776
	61	\$1,339	\$1,234	\$1,182	\$1,130	\$1,025	\$967	\$826
	62	\$1,367	\$1,260	\$1,207	\$1,154	\$1,047	\$987	\$844
	63	\$1,377	\$1,270	\$1,216	\$1,162	\$1,054	\$994	\$850
	64	\$1,415	\$1,304	\$1,249	\$1,194	\$1,083	\$1,021	\$873
	65+	\$1,415	\$1,304	\$1,249	\$1,194	\$1,083	\$1,021	\$873

					Pricing Area	a		
	Age	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7
Subscriber	19	\$339	\$313	\$299	\$286	\$260	\$245	\$209
& Child	20	\$358	\$330	\$316	\$302	\$274	\$258	\$221
	21	\$358	\$330	\$316	\$302	\$274	\$258	\$221
	22	\$358	\$330	\$316	\$302	\$274	\$258	\$221
	23	\$358	\$330	\$316	\$302	\$274	\$258	\$221
	24	\$358	\$330	\$316	\$302	\$274	\$258	\$221
	25	\$358	\$330	\$316	\$302	\$274	\$258	\$221
	26	\$359	\$331	\$317	\$303	\$275	\$259	\$222
	27	\$363	\$334	\$320	\$306	\$278	\$262	\$224
	28	\$363	\$334	\$320	\$306	\$278	\$262	\$224
	29	\$363	\$334	\$320	\$306	\$278	\$262	\$224
	30	\$364	\$336	\$322	\$307	\$279	\$263	\$225
	31	\$382	\$352	\$337	\$322	\$292	\$275	\$235
	32	\$382	\$352	\$337	\$322	\$292	\$275	\$235
	33	\$382	\$352	\$337	\$322	\$292	\$275	\$235
	34	\$382	\$352	\$337	\$322	\$292	\$275	\$235
	35	\$382	\$352	\$337	\$322	\$292	\$275	\$235
	36	\$382	\$352	\$337	\$322	\$292	\$275	\$235
	37	\$382	\$352	\$337	\$322	\$292	\$275	\$235
	38	\$382	\$352	\$337	\$322	\$292	\$275	\$235
	39	\$382	\$352	\$337	\$322	\$292	\$275	\$235
	40	\$383	\$353	\$338	\$323	\$293	\$277	\$236
	41	\$399	\$368	\$352	\$336	\$305	\$288	\$246
	42	\$401	\$370	\$354	\$338	\$307	\$290	\$247
	43	\$403	\$371	\$356	\$340	\$308	\$291	\$248
	44	\$407	\$375	\$359	\$343	\$311	\$294	\$251
	45	\$408	\$377	\$361	\$345	\$313	\$295	\$252
	46	\$463	\$427	\$409	\$391	\$355	\$334	\$286
	47	\$474	\$437	\$418	\$400	\$363	\$342	\$292
	48	\$474	\$437	\$418	\$400	\$363	\$342	\$292
	49	\$476	\$438	\$420	\$401	\$364	\$343	\$293
	50	\$487	\$449	\$430	\$411	\$373	\$351	\$300
	51	\$552	\$509	\$487	\$466	\$423	\$398	\$341
	52	\$582	\$536	\$514	\$491	\$445	\$420	\$359
	53	\$587	\$541	\$518	\$495	\$449	\$423	\$362
	54	\$589	\$543	\$520	\$497	\$451	\$425	\$363
	55	\$593	\$547	\$524	\$500	\$454	\$428	\$366
	56	\$679	\$626	\$599	\$573	\$520	\$490	\$419
	57	\$679	\$626	\$599	\$573	\$520	\$490	\$419
	58	\$682	\$628	\$602	\$575	\$522	\$492	\$421
	59	\$719	\$663	\$635	\$607	\$551	\$519	\$444
	60	\$751	\$693	\$663	\$634	\$575	\$542	\$464
	61	\$824	\$759	\$727	\$695	\$631	\$595	\$508
	62	\$836	\$771	\$738	\$705	\$640	\$603	\$516
	63	\$846	\$780	\$747	\$714	\$647	\$610	\$522
	64	\$862	\$795	\$761	\$728	\$660	\$622	\$532
	65+	\$862	\$795	\$761	\$728	\$660	\$622	\$532

Anthem Blue Cross Life and Health Insurance Company Indivic MONTHLY RATES EFFECTIVE 9/1/2010

					Pricing Are	a		
	Age	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7
Family	19	\$565	\$521	\$499	\$477	\$433	\$408	\$349
	20	\$565	\$521	\$499	\$477	\$433	\$408	\$349
	21	\$565	\$521	\$499	\$477	\$433	\$408	\$349
	22	\$565	\$521	\$499	\$477	\$433	\$408	\$349
	23	\$568	\$523	\$501	\$479	\$435	\$410	\$350
	24	\$613	\$565	\$541	\$517	\$469	\$442	\$378
	25	\$656	\$604	\$579	\$553	\$502	\$473	\$404
	26	\$662	\$610	\$584	\$559	\$507	\$478	\$408
	27	\$668	\$616	\$590	\$564	\$512	\$482	\$412
	28	\$675	\$622	\$596	\$569	\$516	\$487	\$416
	29	\$687	\$633	\$606	\$579	\$525	\$495	\$423
	30	\$693	\$638	\$611	\$584	\$530	\$500	\$427
	31	\$727	\$670	\$642	\$614	\$557	\$525	\$449
	32	\$734	\$676	\$647	\$619	\$561	\$529	\$452
	33	\$741	\$683	\$654	\$625	\$567	\$535	\$457
	34	\$747	\$689	\$660	\$630	\$572	\$539	\$461
	35	\$754	\$695	\$666	\$636	\$577	\$544	\$465
	36	\$758	\$699	\$669	\$639	\$580	\$547	\$467
	37	\$758	\$699	\$669	\$639	\$580	\$547	\$467
	38	\$761	\$701	\$672	\$642	\$582	\$549	\$469
	39	\$785	\$724	\$693	\$663	\$601	\$567	\$485
	40	\$804	\$741	\$709	\$678	\$615	\$580	\$496
	41	\$842	\$776	\$743	\$710	\$645	\$608	\$519
	42	\$920	\$848	\$812	\$776	\$704	\$664	\$567
	43	\$924	\$852	\$816	\$780	\$707	\$667	\$570
	44	\$924	\$852	\$816	\$780	\$707	\$667	\$570
	45	\$928	\$855	\$819	\$783	\$710	\$670	\$572
	46	\$985	\$908	\$869	\$831	\$754	\$711	\$608
	47	\$1,057	\$974	\$933	\$891	\$809	\$763	\$652
	48	\$1,080	\$995	\$953	\$911	\$826	\$779	\$666
	49	\$1,081	\$997	\$954	\$912	\$828	\$780	\$667
	50	\$1,086	\$1,001	\$958	\$916	\$831	\$784	\$670
	51	\$1,137	\$1,048	\$1,004	\$959	\$870	\$821	\$701
	52	\$1,163	\$1,072	\$1,027	\$981	\$890	\$840	\$718
	53	\$1,248	\$1,151	\$1,102	\$1,053	\$955	\$901	\$770
	54	\$1,273	\$1,174	\$1,124	\$1,074	\$975	\$919	\$786
	55	\$1,299	\$1,198	\$1,147	\$1,096	\$995	\$938	\$802
	56	\$1,345	\$1,239	\$1,187	\$1,134	\$1,029	\$970	\$830
	57	\$1,350	\$1,245	\$1,192	\$1,139	\$1,034	\$975	\$833
	58	\$1,372	\$1,265	\$1,211	\$1,157	\$1,050	\$990	\$846
	59	\$1,465	\$1,350	\$1,293	\$1,236	\$1,121	\$1,057	\$904
	60	\$1,508	\$1,390	\$1,331	\$1,272	\$1,154	\$1,088	\$930
	61	\$1,584	\$1,461	\$1,399	\$1,337	\$1,213	\$1,144	\$978
	62	\$1,591	\$1,467	\$1,405	\$1,342	\$1,218	\$1,148	\$982
	63	\$1,613	\$1,487	\$1,424	\$1,361	\$1,235	\$1,164	\$995
	64	\$1,634	\$1,506	\$1,442	\$1,378	\$1,251	\$1,179	\$1,008
	65+	\$1,634	\$1,506	\$1,442	\$1,378	\$1,251	\$1,179	\$1,008

					Pricing Area	a		
	Age	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7
Subscriber	19	\$535	\$494	\$473	\$452	\$410	\$386	\$330
& Children	20	\$565	\$521	\$499	\$477	\$433	\$408	\$349
	21	\$565	\$521	\$499	\$477	\$433	\$408	\$349
	22	\$565	\$521	\$499	\$477	\$433	\$408	\$349
	23	\$565	\$521	\$499	\$477	\$433	\$408	\$349
	24	\$565	\$521	\$499	\$477	\$433	\$408	\$349
	25	\$565	\$521	\$499	\$477	\$433	\$408	\$349
	26	\$568	\$523	\$501	\$479	\$435	\$410	\$350
	27	\$573	\$529	\$506	\$484	\$439	\$414	\$354
	28	\$573	\$529	\$506	\$484	\$439	\$414	\$354
	29	\$573	\$529	\$506	\$484	\$439	\$414	\$354
	30	\$576	\$531	\$508	\$486	\$441	\$416	\$355
	31	\$600	\$553	\$530	\$506	\$459	\$433	\$370
	32	\$603	\$556	\$532	\$509	\$461	\$435	\$372
	33	\$603	\$556	\$532	\$509	\$461	\$435	\$372
	34	\$603	\$556	\$532	\$509	\$461	\$435	\$372
	35	\$605	\$558	\$534	\$511	\$463	\$437	\$373
	36	\$607	\$559	\$536	\$512	\$465	\$438	\$374
	37	\$607	\$559	\$536	\$512	\$465	\$438	\$374
	38	\$607	\$559	\$536	\$512	\$465	\$438	\$374
	39	\$607	\$559	\$536	\$512	\$465	\$438	\$374
	40	\$609	\$562	\$538	\$514	\$466	\$440	\$376
	41	\$636	\$586	\$561	\$536	\$486	\$459	\$392
	42	\$638	\$588	\$563	\$538	\$488	\$461	\$394
	43	\$643	\$592	\$567	\$542	\$492	\$464	\$396
	44	\$643	\$592	\$567	\$542	\$492	\$464	\$396
	45	\$645	\$595	\$570	\$544	\$494	\$466	\$398
	46	\$690	\$636	\$609	\$582	\$528	\$498	\$426
	47	\$695	\$640	\$613	\$586	\$532	\$501	\$429
	48	\$698	\$643	\$616	\$589	\$534	\$503	\$430
	49	\$705	\$650	\$622	\$595	\$540	\$509	\$435
	50	\$708	\$653	\$625	\$597	\$542	\$511	\$437
	51	\$769	\$709	\$679	\$649	\$589	\$555	\$475
	52	\$798	\$735	\$704	\$673	\$611	\$576	\$492
	53	\$805	\$742	\$710	\$679	\$616	\$581	\$496
	54	\$805	\$742	\$710	\$679	\$616	\$581	\$496
	55	\$808	\$745	\$713	\$682	\$618	\$583	\$498
	56	\$885	\$816	\$781	\$747	\$677	\$639	\$546
	57	\$889	\$819	\$785	\$750	\$680	\$641	\$548
	58	\$896	\$825	\$791	\$756	\$685	\$646	\$552
	59	\$924	\$852	\$815	\$779	\$707	\$667	\$570
	60	\$956	\$881	\$844	\$806	\$732	\$690	\$590
	61	\$1,027	\$947	\$907	\$867	\$786	\$741	\$634
	62	\$1,039	\$958	\$917	\$877	\$796	\$750	\$641
	63	\$1,044	\$962	\$921	\$881	\$799	\$753	\$644
	64	\$1,059	\$976	\$934	\$893	\$810	\$764	\$653
	65+	\$1,059	\$976	\$934	\$893	\$810	\$764	\$653

					Pricing Area	<u> </u>		
	Age	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7
Single Child	0	\$236	\$218	\$209	\$199	\$181	\$171	\$146
	1	\$183	\$169	\$162	\$154	\$140	\$132	\$113
	2	\$178	\$164	\$157	\$150	\$136	\$128	\$110
	3	\$169	\$156	\$149	\$142	\$129	\$122	\$104
	4	\$167	\$154	\$148	\$141	\$128	\$121	\$103
	5	\$165	\$152	\$146	\$139	\$126	\$119	\$102
	6	\$161	\$149	\$142	\$136	\$123	\$116	\$99
	7	\$158	\$146	\$140	\$133	\$121	\$114	\$97
	8	\$158	\$146	\$140	\$134	\$121	\$114	\$98
	9	\$159	\$147	\$140	\$134 \$105	\$122	\$115	\$98
	10 11	\$160 \$160	\$147 \$148	\$141 \$141	\$135 \$135	\$122 \$123	\$115 \$116	\$99 \$99
	12	\$160	\$148	\$141 \$142	\$135 \$136	\$123	\$116 \$116	\$99 \$99
	13	\$161	\$149	\$142	\$136	\$123	\$116	\$99
	14	\$162	\$149	\$143	\$137	\$124	\$117	\$100
	15	\$163	\$150	\$144	\$137	\$125	\$118	\$100
	16	\$165	\$152	\$145	\$139	\$126	\$119	\$101
	17	\$167	\$153	\$147	\$140	\$127	\$120	\$103
	18	\$168	\$155	\$148	\$142	\$129	\$121	\$104
2 Children	0	\$405	\$374	\$358	\$342	\$310	\$292	\$250
	1	\$349	\$322	\$308	\$294	\$267	\$252	\$215
	2	\$340	\$314	\$300	\$287	\$261	\$246	\$210
	3	\$331	\$305	\$292	\$279	\$253	\$239	\$204
	4	\$326	\$301	\$288	\$275	\$250	\$235	\$201
	5	\$324	\$299	\$286	\$273	\$248	\$234	\$200
	6	\$323	\$297	\$285	\$272	\$247	\$233	\$199
	7	\$319	\$294	\$282	\$269	\$244	\$231	\$197
	8	\$319	\$294	\$282	\$269	\$244	\$231	\$197
	9	\$320	\$295	\$283	\$270	\$245	\$231	\$197
	10	\$322	\$296	\$284	\$271	\$246	\$232	\$198
	11	\$323	\$298	\$285	\$272	\$247	\$233	\$199
	12	\$324	\$299	\$286	\$273	\$248	\$234	\$200
	13	\$326	\$300	\$288	\$275	\$249	\$235	\$201
	14 15	\$329 \$332	\$303 \$306	\$290 \$293	\$277 \$280	\$251 \$254	\$237 \$240	\$203 \$205
	16	\$334	\$308	\$293 \$294	\$281	\$255	\$240 \$241	\$205 \$206
	17	\$336	\$310	\$297	\$284	\$257	\$243	\$207
	18	\$338	\$311	\$298	\$285	\$259	\$244	\$208
3+ Children	0	\$722	\$665	\$637	\$609	\$553	\$521	\$445
	1	\$541	\$498	\$477	\$456	\$414	\$390	\$333
	2	\$515	\$475	\$455	\$435	\$394	\$372	\$318
	3	\$518	\$477	\$457	\$437	\$396	\$373	\$319
	4	\$522	\$481	\$461	\$441	\$400	\$377	\$322
	5	\$524	\$483	\$463	\$442	\$401	\$378	\$323
	6	\$524	\$483	\$463	\$442	\$401	\$378	\$323
	7	\$524	\$483	\$463	\$442	\$401	\$378	\$323
	8	\$524	\$483	\$463	\$442	\$401	\$378	\$323
	9	\$524	\$483	\$463	\$442	\$401	\$378	\$323
	10	\$524	\$483	\$463	\$442	\$401	\$378	\$323
	11	\$524	\$483	\$463	\$442	\$401	\$378	\$323
	12	\$524	\$483	\$463	\$442	\$401	\$378	\$323
	13	\$524 \$526	\$483 \$485	\$463 \$465	\$442 \$444	\$401 \$402	\$378	\$323
	14 15	\$526 \$533	\$485 \$401	\$465 \$471	\$444 \$450	\$403 \$408	\$380 \$385	\$325 \$320
	15 16	\$533 \$533	\$491 \$491	\$471 \$471	\$450 \$450	\$408 \$408	\$385 \$385	\$329 \$329
	17	\$533 \$533	\$491 \$491	\$471 \$471	\$450 \$450	\$408 \$408	\$385	\$329 \$329
	18	\$533	\$491 \$491	\$471 \$471	\$450 \$450	\$408 \$408	\$385	\$329 \$329
	10	ψυυυ	ΨΉσΙ	ψ '1 / Ι	ΨΉΟΟ	ψ400	ψυσυ	ψυΖΰ